

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK
 300 Quarropas Street
 White Plains, NY 10601

Bankruptcy Case No. 05-22717-ash

In re:

Louis Friedman
 3 Krashes Ct.
 Monsey, NY 10952

Elisheva Friedman
 aka Elisheva Hylton
 3 Krashes Ct.
 Monsey, NY 10952

Social Security No.:

xxx-xx-0594

xxx-xx-0687

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appears that a petition commencing a case under title 11, United States Code, was filed by or against the person named above on 4/19/05, that an order for relief was entered under chapter 7 and that no complaint objecting to the discharge of the debtor was filed within the time fixed by the court [or that a complaint objecting to discharge of the debtor was filed, and after due notice and hearing, was not sustained].

IT IS ORDERED THAT :

1. The above-named debtor is released from all dischargeable debts.
2. Any judgment heretofore or hereafter obtained in any court other than this court is null and void as a determination of the personal liability of the debtor with respect to any of the following:
 - (a) debts dischargeable under 11 U.S.C. § 523;
 - (b) unless heretofore or hereafter determined by order of this court to be nondischargeable, debts alleged to be excepted from discharge under paragraphs (2),(4),(6) and (15) of 11 U.S.C. § 523(a);
 - (c) debts determined by this court to be discharged.
3. All creditors whose debts are discharged by this order and all creditors whose judgments are declared null and void in paragraph 2 above are enjoined from instituting or continuing any action or employing any process or engaging in any act to collect such debts as personal liabilities of the above-named debtor.

Dated: 8/23/05

Adlai S. Hardin Jr.
 United States Bankruptcy Judge

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0208-7
Case: 05-22717

User: atavarez
Form ID: bl8

Page 1 of 2
Total Served: 50

Date Rcvd: Aug 23, 2005

The following entities were served by first class mail on Aug 25, 2005.

db +Elisheva Friedman, 3 Krashes Ct., Monsey, NY 10952-4532
db +Louis Friedman, 3 Krashes Ct., Monsey, NY 10952-4532
aty +Shmuel Klein, Law Office of Shmuel Klein P.C., 268 Route 59, Spring Valley, NY 10977-5224
tr +Jeffrey L. Sapir-7, As Chapter 7 Trustee, 399 Knollwood Road, Suite 102,
White Plains, NY 10603-1936
ust +United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122
3917902 +ALEGIS GROUP, 3817 SOUTH ELMWOOD, SIOUX FALLS, SD 57105-6565
3782033 BEST BUY, RETAIL SERVICES, PO BOX 15521, WILMINGTON, DE 19850-5521
3782035 +CBCS, 236 EAST TOWNE ST., COLUMBUS, OH 43215-4633
3917903 CITI BANK, P.O.BOX 769004, SAN ANTONIO TX 78245-9004
3917904 +COUNTY OF ROCKLAND, 55 NEW HEMSTEAD ROAD, CIVIL ENFORCEMENT DIVISION, NEW CITY, NY 10956-3627
3917905 +CREDITORS INTERCHANGE, 80 HOLTZ DRIVE, BUFFALO, NY 14225-1470
3917907 DRS BONDED, P.O.BOX 36155, CINCINNATI, OH 45236-0155
3917908 ENCORE, P.O.BOX 3330, OLATHE, KS 66063-3330
3917909 +ERIC OLE THORSEN, 254 SOUTH MAIN ST. STE 300, NEW CITY, NY 10956-3363
3782037 +FIRST PREMIER BANK, 900 W DELAWARE, SIOUX FALLS, SD 57104-0347
3917910 +FLEET CREDIT CARD SERVICES, 300 WAKEFIELD DR., NEWARK, DE 19702-5419
3782038 GE CAPITAL CONS CARD CO, P.O. BOX 276, DAYTON, OH 45401
3917911 +GOLDMAN & WASSHAW P.C., P.O.BOX 106, PINE BROOK, NJ 07058-0106
3782039 +GOOD SAMARITAN, 255 LAFAYETTE AVE, SUFFERN, NY 10901-4869
3782040 +HMC CARDIAC DIAGNOSTIC SERVIC, PO BOX 23491, NEWARK, NJ 07189-0001
3917912 +HOUSEHOLD BANK, P.O.BOX 32995, PHOENIX, AZ 85064-2995
3782041 HOUSEHOLD BANK(SB), PO BOX 15521, WILMINGTON, DE 19850-5521
3917914 +JEFFERSON CAPITAL SYSTEMS, P.O.BOX 23007, COLUMBUS GA 31902-3007
3782042 +JOSEPH GIANGOLA, 810 MAIN STREET, HACKENSACK, NJ 07601-4847
3917915 +KATHLEEN P. O'HARA, 211 ESSEX ST. STE 206, HACKENSACK, NJ 07601-3272
3782043 KEEFE & KEEFE DBA RURAL METRO, PO BOX 18575, NEWARK, NJ 07191-8575
3782044 +LONG BEACH ACCEPTANCE, 500 NORTH STATE COLLEGE BLVD, ORANGE, CA 92868-1604
3917916 +MERCANTILE ADJUSTMENT BUREAU L, P.O.BOX 9315A, ROCHESTER, NY 14604-0999
3782045 +MONSEY FAMILY HEALTH CENTER, 22 MAIN STREET, MONSEY, NY 10952-3709
3782046 +NCO /MARLIN, 507 PRUDENTIAL RD., HORSHAM, PA 19044-2308
3917917 ORANGE AND ROCKLAND UTILITIES, 1 BLUE PLAZA, PEARL RIVER, NY 10965
3782047 ORANGE LAKE, 8505 W. BRONSON MEMORIAL HWY, KISSIMMEE, FL 34747
3782048 ORTHO SPINE & SPORTS, PO BOX 31433, HARTFORD, CT 06150-1433
3917918 +PHILLIP S. VAN EMBDEN P.C., P.O.BOX 863, MILLVILLE NJ 08332-0863
3782050 RADIO SHACK, PO BOX 9025, DES MOINES, IA 50368-9025
3917919 +RAMAPO IMAGING ASSOCIATES, 505 RT. 208 STE 14, MONROE, NY 10950-1608
3782051 +RISK MANAGEMENT ALT., PO BOX 105062, ATLANTA, GA 30348-5062
3782052 ROCKLAND EMERGENCY -SHORELINE, PO BOX 50565, WHITE PLAINS, NY 10602
3917921 +RUBIN & ROTHMAN, 1787 VETERANS HIGHWAY STE 32, ISLANDIAL NY 11749-1500
3782053 SAVIT COLLECTION AGENCY, PO BOX 250, EAST BRUNSWICK, NJ 08816-0250
3782054 SUFFERN EKG, PO BOX 19215, NEWARK, NJ 07195-0001
3782055 TCC, PO BOX 5055, WHITE PLAINS, NY 10602-5055
3782056 +VALENTINE & KEBARTAS, PO BOX 325, LAWRENCE, MA 01842-0625
3782057 WALMART, PO BOX 13042, ROSWELL, GA 30076
3917923 +WESTERN MASS. CREDIT CORP., 95 POST OFFICE PARK STE 9518, WILBRAHAM, MA 01095-1271

The following entities were served by electronic transmission on Aug 23, 2005 and receipt of the transmission was confirmed on:

3782034 +EDI: CAPITALONE.COM Aug 23 2005 17:24:00 CAPITAL ONE, PO BOX 85015, RICHMOND, VA 23285-5015
3782036 EDI: WELTMAN.COM Aug 23 2005 17:24:00 DELL PREFERRED ACCOUNT, PO BOX 6403,
CAROL STREAM, IL 60197-6403
3782036 E-mail: ebndell@weltman.com Aug 23 2005 20:32:17 DELL PREFERRED ACCOUNT, PO BOX 6403,
CAROL STREAM, IL 60197-6403
3782037 +EDI: AMINFOFP.COM Aug 23 2005 17:24:00 FIRST PREMIER BANK, 900 W DELAWARE,
SIOUX FALLS, SD 57104-0347
3917910 +EDI: BANKAMFLEET.COM Aug 23 2005 17:24:00 FLEET CREDIT CARD SERVICES, 300 WAKEFIELD DR.,
NEWARK, DE 19702-5419
3917912 +EDI: HFC.COM Aug 23 2005 17:24:00 HOUSEHOLD BANK, P.O.BOX 32995, PHOENIX, AZ 85064-2995
3917913 +EDI: IRS.COM Aug 23 2005 17:24:00 IRS, CINCINNATI, OH 45999-0001
3782049 EDI: PROVID.COM Aug 23 2005 17:24:00 PROVIDIAN, PO BOX 660548, DALLAS, TX 75266-0548
3917920 EDI: WTRRN BANK.COM Aug 23 2005 17:24:00 RETAILERS NATIONAL BANK, P.O.BOX 59317,
MINNEAPOLIS MN 55459-0317

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
3917906 DELL FINANCIAL SERVICES
3917922 RURAL METRO

TOTALS: 2, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0208-7
Case: 05-22717

User: atavarez
Form ID: b18

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2005

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.